



**Billy's  
Big Bank Balance**

by Robin J. Elliott

## Billy's Big Bank Balance

When Billy went to the movies with his cousin Theo, he borrowed some of Theo's nice new clothes to wear. He was embarrassed by his own old, torn shirts. They got money from Theo's dad for candy at the movies and Theo's mom took them to school in her smart car when it snowed hard. When Billy's mom's washing machine broke down, which it did, often, Billy's dad tried to fix it. Theo's dad just bought his wife a new washing machine when the old one broke.

And so Billy realized that money was important. His mom and dad often argued about money – there never seemed to be enough to go around – and Billy really wanted a new bike, Judo lessons, and a set of drums. But he knew his dad just couldn't afford such expensive things. Billy had never seen the ocean, since holidays were not affordable in his home.

One afternoon, Billy watched a motivational speaker on television. The speaker said something that was to change Billy's life forever. In fact, Billy was so impressed that he wrote it down in his journal. The speaker, a man by the name of Zig Ziglar, said, "You can get anything you want out of life, if you'll just help enough other people to get what they want." Anything? Anything! Billy knew what he wanted, that was true. Now he just had to find a way to help other people get what *they* wanted!

Every day, Billy thought about Mr. Ziglar's philosophy. One day, Theo's dad asked Billy and Theo to wash his car. He said he would pay them each four dollars if they did a good job, so they washed the car and earned some money, which Billy decided to save towards his new bike. But Theo's dad didn't want his car washed every day, so it would take some time to buy that bike...

While sitting at the bus stop, Billy heard a man complaining to another man that his car was dirty. "I don't have time to take it to the car wash, I travel to work by bus, and the car is filthy. It seems everyone in my building has the same complaint", he laughed. Billy saw an opportunity. He could wash their cars and make money to buy his bike! So he offered to wash the man's car at no cost if the man would introduce him to all the other people in his building who wanted their cars washed.

The next two weekends, Billy worked very hard washing thirty cars. He was exhausted, but he had earned eight dollars a car and now he had saved up \$240! He was elated. He had helped other people get what they wanted, and he had money to spend on the things he wanted. Mr. Ziglar was right! Billy's parents were very proud of him, but they were concerned that he would miss too many school events over weekends if he continued to wash cars all weekend. Billy decided to ask Theo's dad for advice. After all, Theo's dad had money and he always seemed to have lots of time, while Billy's dad now had two jobs and was never at home.

Theo's dad was very helpful. He said, "Billy, you're a smart, hardworking boy, and you're going to build a big bank balance and get rich, but you have to understand that you

should not use your own time. If you had other boys doing the work, you could wash hundreds of cars! Why not pay another boy six dollars out of the eight dollars you get for each car? That way, you make two dollars for every car **they** wash. You could wash many cars in many buildings without doing any work!”

Billy was very excited, so he found five good friends who were honest, hard workers like himself, and they agreed to wash cars for six dollars a car. Billy went to the caretakers and building managers of buildings and apartment blocks and got permission to post a notice in the lobby, advertising “Billy’s Car Washing Service – we wash your car right in your building! Only \$8 – call Billy 657.999.8888”

Well, soon Billy had his car washers working all over town, in buildings, parking lots and parks. He was making lots of money and he was very happy. He had bought his own new bike and flowers for his mom, and he would soon have his set of drums. One day, one of Billy’s customers asked him if he could find someone to fix a scratch on his car, so Billy found a business that could do that. Billy asked the owner if he would get paid a commission for referring the owner to someone who would become a customer, and the business owner agreed. Billy called his customer, introduced him to the business owner, the car’s scratch was repaired, and Billy earned \$20 in commission!

Billy had learned a very important lesson: it doesn’t matter how old you are, if you help other people to get what they want, you can get what you want. Good people don’t mind paying for good services or paying a commission for referred business. Soon, Billy was in the scratch repair business as well as the car washing business. But he didn’t wash the cars or repair the scratches and dents – he simply referred the business to others who paid him a portion of the sale. Now he was making money, and his bank balance was building. And he could afford to print advertising flyers as well.

As time went by, Billy learned to listen very carefully to what people were looking for. He found that he could make good money by referring them to someone who solved their problems. For example, he heard a woman complaining that her lawn needed cutting and her husband had hurt his back, so Billy approached a landscaping business and asked the owner if he would pay Billy a commission on any business Billy referred to him. The man said, “No, Billy, we never pay commissions.” So Billy simply went to another landscaping business owner and arranged the deal with him. Then Billy asked the lady to call the landscaping business and Billy received another check in the mail! Life was good. Billy was making money and he wasn’t working – he was simply referring business, solving people’s problems, and getting paid, just like Mr. Ziglar said.

One night, Billy and Theo were eating pizza at Theo’s house, when Theo’s dad came into the room, He said, “So Billy, you’ve become an expert at brokering deals! Well done!” Billy was confused. He didn’t understand what a “Broker” was. Theo’s dad explained: “Billy, a ‘Broker’ is someone who links supply and demand. He links up businesses and customers and gets paid. He is a ‘Middle Man’. He does ‘Joint Ventures’ – a venture where two or more people work together to solve a problem. For example, if someone wants to buy a car, a broker introduces him to a car salesman and get paid a commission.

That's what you do, isn't it?" And Billy realized that he had become a Joint Venture Broker.

One night, Billy heard his dad talking about his uncle Chris who lived in England. Uncle Chris was looking for a property to buy in Canada, and Billy's Aunt Sophie lived in Vancouver. So Billy called his Aunt and asked her if she would pay him a portion of her commission if Billy introduced her to a house buyer. Aunt Sophie agreed, and Billy introduced her to his Uncle Chris. Chris didn't end up buying a house from Sophie, but three months later Chris sent one of his friends to Sophie, his friend bought a house, and Chris and Billy shared the commission. Billy had just brokered his first international deal. It was easy!

On a sunny afternoon, Billy saw a big blue panel truck parked at his friend Sally's house. They were having new, hardwood floors installed in their house, and so Billy set up a Joint Venture with Sally. He said, "Sally, do you want to earn some money? Let's arrange with the hardwood flooring company to pay us 20% of any business we bring them. Then I will create an advertising flyer, inviting all your neighbors to come and see how nice your new hardwood floors look, and offering them a special deal, since the flooring company is already working in your apartment complex. You introduce me to your friends, and I will give them the flyer. If they end up buying, you and I can split the commissions from the flooring company!"

Billy and Sally each earned five hundred dollars from that Joint Venture with the flooring company. Billy had his set of drums and he paid for a family holiday. He loved his judo lessons and had progressed to a blue belt! One night, Billy's dad sat him down and asked him how he was making all this money. Billy explained, and he and his dad started working together as Joint Venture Brokers. Soon, Billy's dad could work from home instead of working two jobs. They had enough money and Billy no longer borrowed Theo's shirts.

No matter how old you are, or what your circumstances are, you can be a Joint Venture Broker. You can earn any amount of money with no cost or risk, and very little time. There is no limit on how much money you can earn as a Joint Venture Broker. For more information, please visit <http://www.DollarMakers.com>

Robin J. Elliott